Form plncf13 – ntccnfpln13v27

#### UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 20-22489-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Gomez Lidia E. Gomez

aka Ricardo Gomez–Sanchez aka Lidia Esther Gomez, aka Lidia E 66 Texas Rd Marte, aka Lidia Marte, aka Lidia Gomez,

Monroe, NJ 08831–9655 aka Lidia Esther Marte

66 Texas Rd

Monroe, NJ 08831-9655

Social Security No.:

xxx-xx-2649 xxx-xx-6210

Employer's Tax I.D. No.:

#### NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 10, 2022.

Dated: March 10, 2022

JAN: rms

Jeanne Naughton Clerk

## Case 20-22489-MBK Doc 136 Filed 03/12/22 Entered 03/13/22 00:17:03 Desc Imaged Certificate of Notice Page 2 of 5

United States Bankruptcy Court District of New Jersey

In re: Case No. 20-22489-MBK

Ricardo Gomez Chapter 13

Lidia E. Gomez
Debtors

# CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 4
Date Rcvd: Mar 10, 2022 Form ID: plncf13 Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:

<b>Recip ID</b> db/jdb		Recipient Name and Address Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655
lm	+	Mortgage Research Center LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430
519016159		ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507
519016161	++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674
519016162		AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218
519016163		AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
519064596	+	Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430
519016179		EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241
519016180		Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519027256	+	GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
519016187	+	NAVIENT, 123 S Justison St, Wilmington, DE 19801-5363
519016189		NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
519016191		SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229
519016193		SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316
519070733		State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519016198		TransUnion, TransUnion Consumer Solutions,, PO Box 2000, Chester, PA 19016-2000
519016199		USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201

TOTAL: 17

#### $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
Sing	Email Text. usunj.njounki e usuoj.gov	Mar 10 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 10 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519016160	Email/Text: backoffice@affirm.com	Mar 10 2022 20:41:00	AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716
519018523	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 10 2022 20:41:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519023810	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.CO	OM Mar 10 2022 20:41:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519016164	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 20:50:18	BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519016165	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 10 2022 20:50:56	CAPITAL ONE BANK USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
519016167	Email/Text: clientservices@credit-control.com	Mar 10 2022 20:41:00	CENTRAL LOAN ADMIN & R, 425 Phillips Blvd, Ewing, NJ 08618-1430

Case 20-22489-MBK Doc 136 Filed 03/12/22 Entered 03/13/22 00:17:03 Desc Imaged Certificate of Notice Page 3 of 5

Off: 0312-3 User: admin Page 2

Page 2 of 4

District/off: 0312-3

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Date Rcvd: Mar 10, 2022 Form ID: plncf13 Total Noticed: 62						
519016166	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 20:51:01	CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032			
519016168	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 20:51:01	CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027			
519016169	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 20:50:50	CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241			
519016170	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M Mar 10 2022 20:41:00	COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789			
519016171	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M Mar 10 2022 20:41:00	COMENITYBANK/NY&CO, PO Box 182789, Columbus, OH 43218-2789			
519016172	Email/PDF: pa_dc_ed@navient.com	Mar 10 2022 20:50:47	DEPT OF ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635			
519016173	Email/Text: electronicbkydocs@nelnet.net	Mar 10 2022 20:41:00	DEPT OF EDUCATION/NELN, 121 S 13th St, Lincoln, NE 68508-1904			
519016174	Email/Text: DMCCO.VBASPL@va.gov	Mar 10 2022 20:41:00	DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930			
519016175	Email/Text: bankruptcynotices@devry.edu	Mar 10 2022 20:41:00	DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347			
519016176	Email/Text: mrdiscen@discover.com	Mar 10 2022 20:40:00	DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316			
519016177	Email/Text: mrdiscen@discover.com	Mar 10 2022 20:40:00	DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954			
519016178 +	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 20:50:49	DSNB/MACYS, PO BOX 8218, Mason, OH 45040			
519016186 +	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 20:50:49	MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218			
519023366	Email/Text: mrdiscen@discover.com	Mar 10 2022 20:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025			
519025411 +	Email/Text: DSLBKYPRO@discover.com	Mar 10 2022 20:41:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925			
519016181	Email/Text: FMClaims@Firstmarkservices.com	Mar 10 2022 20:40:55	FIRSTMARK/SLF V - 2015, 121 S 13th St Ste			
519016182	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.CO	OM Mar 10 2022 20:41:00	201, Lincoln, NE 68508-1911  GM FINANCIAL, PO Box 181145, Arlington, TX			
519016183	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 10 2022 20:41:00	76096-1145  INTERNAL REVENUE SERVICES, PO Box			
519016184	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 10 2022 20:50:45	7346, Philadelphia, PA 19101-7346  JPMCB CARD, PO Box 15369, Wilmington, DE			
519016185	Email/Text: PBNCNotifications@peritusservices.com	Mar 10 2022 20:40:00	KOHLS/CAPONE, N56 RIDGEWOOD DR,			
519016188	Email/Text: ext_ebn_inbox@navyfederal.org	Mar 10 2022 20:41:00	Menomonee Falls, WI 53051  NAVY FEDERAL CR UNION, PO Box 3700,			
519016190	Email/Text: BKEBN-Notifications@ocwen.com	Mar 10 2022 20:40:00	Merrifield, VA 22119-3700  NEWREZ C/O PHH MORTGAGE SERVICES, DO By 5452 Manual and NU 20054 5452			
519020649 +	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	g Mar 10 2022 20:40:00	PO Box 5452, Mount Laurel, NJ 08054-5452  Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison,			
519236660	Email/PDF: pa_dc_ed@navient.com	Mar 10 2022 20:50:58	WI 53708-8961  Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,			
519076213	Email/Text: mtgbk@shellpointmtg.com		Wilkes-Barre, PA 18773-9635			

### Case 20-22489-MBK Doc 136 Filed 03/12/22 Entered 03/13/22 00:17:03 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0312-3 User: admin Page 3 of 4 Date Rcvd: Mar 10, 2022 Form ID: plncf13 Total Noticed: 62 Mar 10 2022 20:40:00 NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826 519270030 + Email/Text: mtgbk@shellpointmtg.com Mar 10 2022 20:40:00 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com 519066821 Mar 10 2022 20:50:48 Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541 519064857 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2022 20:50:48 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541 519016192 Email/PDF: Citi.BNC.Correspondence@citi.com Mar 10 2022 20:50:49 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283 519016194 Email/PDF: gecsedi@recoverycorp.com Mar 10 2022 20:50:46 SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015 519016195 Email/PDF: gecsedi@recoverycorp.com SYNCB/ASHLEY HOMESTORE, 950 Forrer Mar 10 2022 20:49:44 Blvd, Kettering, OH 45420-1469 519016196 Email/PDF: gecsedi@recoverycorp.com SYNCB/CARE CREDIT, 950 Forrer Blvd, Mar 10 2022 20:50:56 Kettering, OH 45420-1469 519066220 Email/Text: ebn\_bkrt\_forms@salliemae.com Mar 10 2022 20:41:00 Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319 519076760 + Email/PDF: gecsedi@recoverycorp.com Mar 10 2022 20:50:56 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 519017860 + Email/PDF: gecsedi@recoverycorp.com Mar 10 2022 20:49:44 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 519016197 Email/PDF: Citi.BNC.Correspondence@citi.com Mar 10 2022 20:51:01 THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 519068407 + Email/PDF: ebn\_ais@aisinfo.com Mar 10 2022 20:50:48 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 45

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b> 519017220	Bypass Reason	Name and Address Lidia Gomez
519049218	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022 Signature: /s/Joseph Speetjens

Case 20-22489-MBK

Doc 136 Filed 03/12/22 Imaged Certificate of Notice

Entered 03/13/22 00:17:03 Page 5 of 5

B Desc

District/off: 0312-3 User: admin
Date Rcvd: Mar 10, 2022 Form ID: plncf13

Page 4 of 4 Total Noticed: 62

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed

below:

Name Email Address

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com

bkgroup@kmllawgroup.com

**Edward Hanratty** 

on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

**Edward Hanratty** 

on behalf of Plaintiff Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Plaintiff Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

**Edward Hanratty** 

on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com

John M. Kolesnik

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company

nj.bkecf@fedphe.com

Kristen Peters Watson

on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com

bkyecf@rasflaw.com;legerman@rasnj.com

Marisa Myers Cohen

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company

nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12